



Order Filed on May 29, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2 ©)

THOMAS E. DOWEY, ESQUIRE  
1423 Tilton Road, Suite 8  
Northfield, New Jersey 08225  
(609)646-6200  
Attorney for Debtor

In Re: Reginald Ballard  
Linda Lovingham Ballard

Case No.: 16-30073 (JNP)  
Hearing Date:  
Judge: Jerrold N. Poslusny Jr.

**ORDER**

The relief set forth on the following pages, numbered two (2) is hereby  
**ORDERED.**

**DATED: May 29, 2018**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Reginald & Linda Lovingham Ballard

Case No.: 16-30073 JNP

**ORDER APPROVING SETTLEMENT**

THIS MATTER having been brought before the court by attorney for the Debtors and for good cause shown, it is hereby

**ORDERED THAT**

1. Debtor's personal injury and spousal consortium settlement is approved.
2. Attorney Thomas Flynn, Esq. shall hold settlement funds in his attorney trust account and distribute to Co-Debtor Linda Lovingham Ballard \$23,675.00 per her exemption under sec 522(d)(11)(D).
3. Attorney Flynn shall then distribute to Debtor Reginald Ballard \$5,887.32 per his exemption under sec 522(d)(11)(D)(E).
4. Attorney Flynn shall hold \$31,311.59 for his attorney fee pending court approval.
5. Attorney Flynn shall hold \$500.00 for Thomas E. Dowey, Esq. for his attorney fee for filing this motion, pending court approval.
6. Attorney Flynn shall pay expenses and medical fees in the amount of \$4,815.24 to the various providers listed on the settlement agreement.
7. Attorney Flynn shall hold \$1,200.00 in his trust account for a possible Medicare Lien.
8. Attorney Thomas Flynn shall distribute the balance of the Debtors portion of the settlement, \$27,610.85 to the Trustee.
9. The Debtor's base plan will increase by \$27,610.85.
10. In the event that all or a portion of the \$1,200.00 being held in trust by attorney Flynn

does not have to go to Medicare, then that amount will be sent to the Trustee and the debtor's base plan will increase by that amount.

11. Thomas Flynn Esq. will submit an accounting of the aforesaid disbursements to the trustee within 10 days of settlement.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Reginald T Ballard  
Linda E Lovingham-Ballard  
Debtors

Case No. 16-30073-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/jdb +Reginald T Ballard, Linda E Lovingham-Ballard, 101 Savannah Circle,  
Egg Harbor Township, NJ 08234-6003  
aty +Thomas Flynn, Flynn & Associates PC, 2091 Springdale Road, Suite 2,  
Cherry Hill, NJ 08003-4005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage  
Servicing dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
Robert L. Saldutti on behalf of Creditor Financial Health Services, LLC  
rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com; kcollins@slgcollect.com  
Steven P. Kelly on behalf of Creditor QUICKEN LOANS INC. skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
Thomas E. Dowe on behalf of Joint Debtor Linda E Lovingham-Ballard tdesquire@hotmail.com  
Thomas E. Dowe on behalf of Debtor Reginald T Ballard tdesquire@hotmail.com

TOTAL: 8